

**Information to identify the case:**

Debtor 1	<u>Wendy G. Guy</u>	Social Security number or ITIN	<b>xxx-xx-1542</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>19-24493-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Wendy G. Guy

3/4/20

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Wendy G. Guy  
 Debtor

Case No. 19-24493-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Mar 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2020.

db +Wendy G. Guy, 2621 Gaywood Drive, Pittsburgh, PA 15235-4146  
 15159798 +Best Egg, 4315 Pickett Road, Saint Joseph, MO 64503-1600  
 15159802 +CNAC-IN 101, 12802 Hamilton Crossing BL, Carmel, IN 46032-5424  
 15159800 +Citizens Bank, 121 S. 13th Street, Lincoln, NE 68508-1904  
 15159806 +Marcus By Goldman Sachs Bank USA, P.O. Box 45400, Salt Lake City, UT 84145-0400  
 15159807 +Miles Guy, 2621 Gaywood Drive, Pittsburgh, PA 15235-4146  
 15159808 +Mohela/MECE CU, 633 Spirit Drive, Chesterfield, MO 63005-1243  
 15159809 +Nationstar Mortgage/Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620  
 15159812 +Penn Hills School District Tax Office, 260 Aster Street, Pittsburgh, PA 15235-2060  
 15159813 +Phillips & Cohen Associates, LTD, 1002 Justison Street, Wilmington, DE 19801-5148  
 15159819 +UPMC Health Services/Health Plan, P.O. Box 371475, Pittsburgh, PA 15250-7475  
 15159820 +UPMC Physicians, c/o State Collection Services, Inc., 2509 S. Stoughon Road, Madison, WI 53716-3314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 05 2020 03:49:09 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 cr +E-mail/Text: kburkley@bernsteinlaw.com Mar 05 2020 03:49:49 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
 cr +EDI: PRA.COM Mar 05 2020 08:13:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15159797 +EDI: URSI.COM Mar 05 2020 08:13:00 Alltran Financial, LP, P.O. Box 722929, Houston, TX 77272-2929  
 15159799 +EDI: CAPITALONE.COM Mar 05 2020 08:13:00 Capital One Bank USA, NA, P.O. Box 30281, Salt Lake City, UT 84130-0281  
 15159801 +E-mail/Text: mediamanagers@clientservices.com Mar 05 2020 03:48:33 Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816  
 15159803 +EDI: DISCOVERSL.COM Mar 05 2020 08:13:00 Discover Student Loans, P.O. Box 30948, Salt Lake City, UT 84130-0948  
 15159804 +E-mail/Text: bankruptcy@huntington.com Mar 05 2020 03:49:12 Huntington National Bank, P.O. Box 1558, Columbus, OH 43216-1558  
 15159805 EDI: JPMORGANCHASE Mar 05 2020 08:13:00 JPMCB Card Services, P.O. Box 15369, Wilmington, DE 19850  
 15159811 +EDI: RMSC.COM Mar 05 2020 08:13:00 PayPal Credit, P.O. Box 960006, Orlando, FL 32896-0006  
 15159810 +EDI: RMSC.COM Mar 05 2020 08:13:00 PayPal Credit, P.O. Box 71202, Charlotte, NC 28272-1202  
 15159814 +EDI: RMSC.COM Mar 05 2020 08:13:00 SYNCB - PayPal Mastercard, P.O. Box 965005, Orlando, FL 32896-5005  
 15160477 +EDI: RMSC.COM Mar 05 2020 08:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15159815 +EDI: RMSC.COM Mar 05 2020 08:13:00 Synchrony Bank - Amazon, P.O. Box 965015, Orlando, FL 32896-5015  
 15159816 +EDI: RMSC.COM Mar 05 2020 08:13:00 Synchrony Bank - Sam's Club, P.O. Box 965005, Orlando, FL 32896-5005  
 15159817 +EDI: RMSC.COM Mar 05 2020 08:13:00 Synchrony Bank - Walmart, P.O. Box 965024, Orlando, FL 32896-5024  
 15159818 +EDI: WTRRN BANK.COM Mar 05 2020 08:13:00 TD Bank USA - Target Credit, NCD-0240, P.O. Box 1470, Minneapolis, MN 55440-1470

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Nationstar Mortgage LLC d/b/a Mr. Cooper

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 06, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin  
Form ID: 318

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Total Noticed: 29

Date Rcvd: Mar 04, 2020

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
bkgroup@kmlawgroup.com  
Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfbis.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronald B. Roteman on behalf of Debtor Wendy G. Guy rroteman@stonecipherlaw.com,  
cstitt@stonecipherlaw.com

TOTAL: 5